

## **Mortgage Lending Compliance**

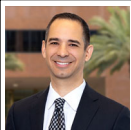
*August 2024*

In recent years, the mortgage lending business has faced economic and financial headwinds. With a mixed outlook for the remainder of 2024, it's important to protect your institution's profit and portfolio by understanding mortgage lending laws and regulations and making compliant loans.

Sign up for BCG's Mortgage Lending Seminar to get the mortgage lending compliance basics – HMDA (who's covered and what are some of the common violations), TRID and the flood insurance regulations. Since the basics often contain the most compliance traps, these refreshers are not only helpful for anyone who is new to mortgage lending, but for the most seasoned compliance professionals as well.

Get up to date on mortgage lending regulatory developments and various California laws and learn from recent fair lending developments and enforcement. It will be an information-loaded Seminar that anyone in the mortgage lending field will not want to miss.

**We have scheduled only  
Recording Playbacks with Live Q&As  
for this Seminar.**



**Harry Khalsa, Esq.**, is an Associate at Aldrich & Bonnefin, PLC. Mr. Khalsa graduated from Loyola University New Orleans College of Law, Cum Laude. Mr. Khalsa went on to obtain an LL.M. in Property Development Law from the University of Miami School of Law. Prior to joining Aldrich & Bonnefin, Mr. Khalsa worked as Senior Counsel for Wells Fargo Bank, N.A. Throughout his career he has also worked for several law firms serving clients in the banking and financial services industry. Mr. Khalsa is a member of the State Bars of California, Virginia, Florida and the District of Columbia.

### **SEMINAR HIGHLIGHTS**

- Recent developments in California and federal mortgage lending laws
- Fair lending developments and enforcement
- Overview of HMDA, TRID and the flood insurance regulations
- Miscellaneous California laws



### **WHO SHOULD ATTEND?**

**Please invite your consumer compliance and mortgage lending staff, compliance auditors, and in-house counsel**



**Andrew Litchy, CRCM**, joined Aldrich & Bonnefin, PLC in July 2023. Mr. Litchy is part of the firm's Consumer Finance Practice Group, specializing in regulatory compliance matters involving mortgage and consumer loans, Community Reinvestment Act, compliance risk management, and compliance management systems. Mr. Litchy has extensive experience as a banker in compliance and operations positions of community and regional banks in Missouri and California, including holding senior level officer and management roles.

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&  
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\* Janet Bonnefin is retired from the practice of law with the firm.

**SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY**  
**(Continuing education credit will be provided only to the registrant)**

	PLAYBACK DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Tuesday, August 13, 2024, 8:30 a.m. - 3:00 p.m.	Thursday, August 8, 2024, 12:00 p.m.
RECORDING PLAYBACK #2	Thursday, August 15, 2024, 8:30 a.m. - 3:00 p.m.	Monday, August 12, 2024, 12:00 p.m.
RECORDING PLAYBACK #3	Tuesday, August 20, 2024, 8:30 a.m. - 3:00 p.m.	Thursday, August 15, 2024, 12:00 p.m.
RECORDING PLAYBACK #4	Wednesday, August 21, 2024, 8:30 a.m. - 3:00 p.m.	Friday, August 16, 2024, 12:00 p.m.

**LOGIN INFORMATION:** Registrants will receive an email two business days prior to the Recording Playback Date with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

## REGISTRATION

**MEMBERS:** To register for this Seminar, please contact your institution's BCG Main Contact, or if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-serve basis.

## MATERIALS

For this Seminar, we are updating BCG Standard Procedures Manual #08, Mortgage Lending Compliance. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of August 2024. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Recording Playback.

## ACCREDITATION

**(Continuing education credit will be provided only to the registrant)**

**MCLE:** Aldrich & Bonnefin, PLC certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing MCLE. This activity has been approved in the amount of **4.75** hours.

**CRCM:** American Bankers Association (ABA) Professional Certifications has approved Mortgage Lending Compliance for: 6 CRCM credits. APPROVED NON-ABA CE search for training will appear as: Aldrich & Bonnefin, PLC | Mortgage Lending Compliance

**CPE:** Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **5.5** hours of CPE Continuing Education credit.